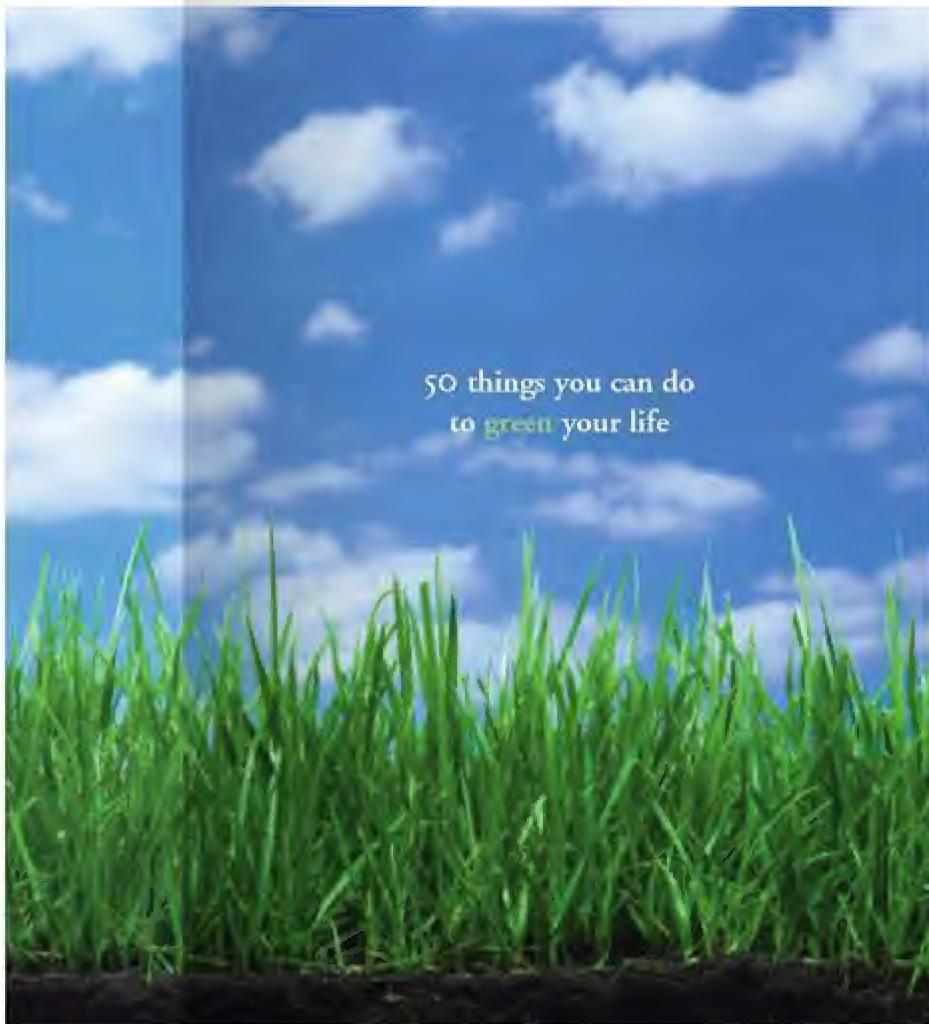


Morgan Stanley
WORLD WISE

A half-green e-book

WELCOME TO THE LITTLE GREEN E-BOOK—50 tips on how to make your life greener and help tackle climate change. To protect the planet we all need to act together, today. Morgan Stanley wants to help, and this guide shows you how we can all take action, one step at a time. The world is in our hands—so talk to your family and friends, reduce your carbon footprint, share this book—and start making a real difference today.



50 things you can do
to green your life



1. Measure your footprint

Everyday actions like driving a car, flying or using your computer consume energy and produce carbon dioxide emissions, which contribute to climate change.

Everybody has a responsibility to reduce their carbon footprint—for example by using public transportation more often or turning down thermostats.

First, you should identify how you can avoid or reduce your emissions. Morgan Stanley is creating a Firmwide carbon calculator. While it is under development, we recommend the following sites:

<http://green.yahoo.com/calculator/>

<http://carbonfund.org/site/pages/calculator/>

[www.carbonneutral.com/uscalculator/index.asp](http://carbonneutral.com/uscalculator/index.asp)

2. Avoid the car

When taking a short trip, choose to walk or cycle. This reduces carbon emissions and is also good for you.

3. Use public transportation

It can prove cheaper and quicker to leave the car at home and use the subway, bus or train. For every gallon of gas unused, you prevent 1.3 pounds of greenhouse gas pollution.

4. Check your tires

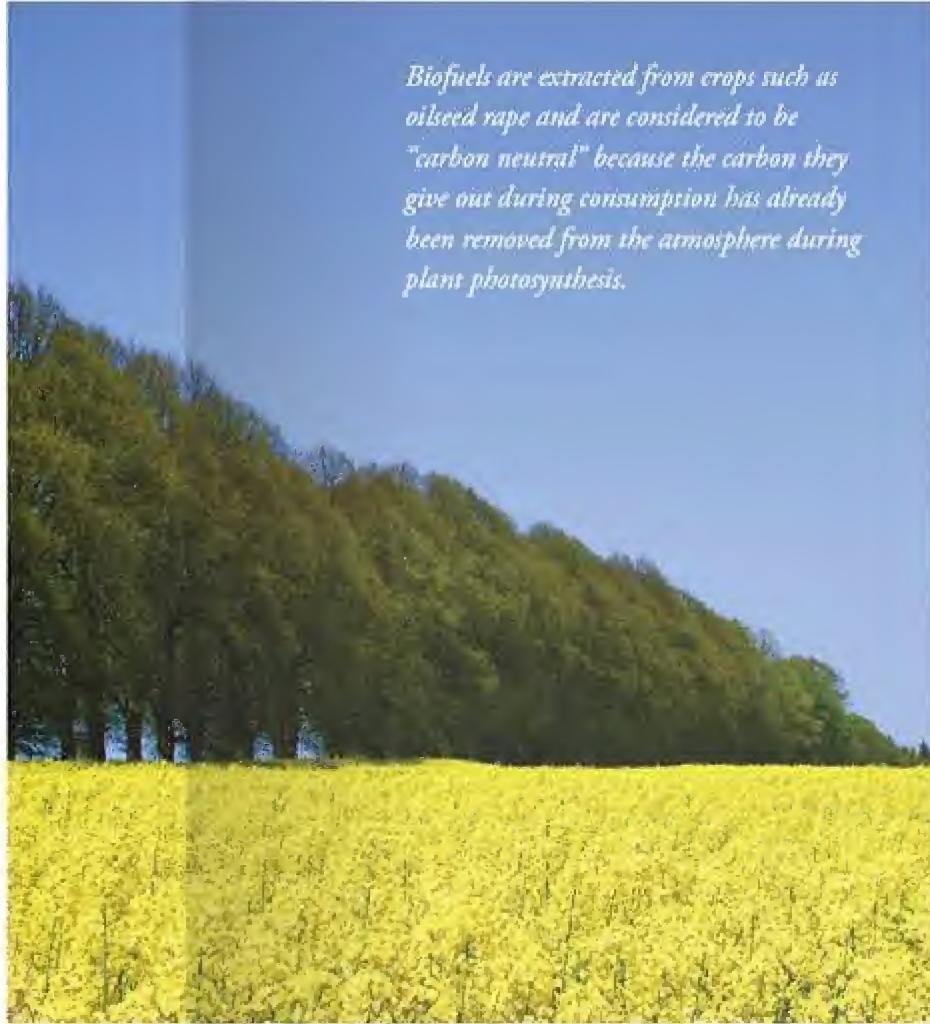
Fully inflated tires can reduce a car's fuel emissions by up to 5%.

www.PumpEmUp.org

5. Drive slower—and smoother

Staying within the speed limit and smoothly accelerating can save up to 25% of a vehicle's typical gasoline use.

Biofuels are extracted from crops such as oilseed rape and are considered to be "carbon neutral" because the carbon they give out during consumption has already been removed from the atmosphere during plant photosynthesis.



Bright idea: Install energy-efficient lightbulbs. Energy-saving lightbulbs last around 10 times longer than ordinary lightbulbs—over 10,000 hours.



6. Use energy-saving light bulbs

These compact fluorescent lights (CFLs) use up to 75% less energy and last 10 times longer. If every U.S. home used just one CFL bulb instead of an incandescent one, we would save enough energy to light seven million homes.

www.commoncraft.com/cfl

7. Turn out the lights

Switching off one bulb for one hour saves up to 22,000 watts per year.

8. Switch off when you leave

Lighting an empty office wastes enough energy to boil water for 1,000 cups of coffee and doubles a company's annual electric bill.

9. Use power strips for your electronics

Plug your computer, monitor and other home electronics into a power strip and turn them off when not in use—don't leave them in sleep mode. Sleep mode adds more than \$60 a year in electricity costs and more than 180 pounds in unnecessary greenhouse gases.

10. Unplug your charger

In the U.S., 95% of the energy used by a phone charger is wasted by being left plugged in.

11. Recharge your batteries

If not disposed of carefully, batteries can be harmful to the environment due to the acids and metals used in their manufacture. Rechargeable batteries are safer, last longer and therefore cheaper.



40% of all species could face extinction with a 4-degree rise in temperature.



12. Add more insulation

You can cut up to 20% from your energy bill by installing additional good quality insulation in your attic and walls.

13. Better seal around windows, doors and floor seams

Installing energy-efficient windows, doors and skylights in your home can help lower heating, cooling and lighting costs.

14. Lay down a carpet

Replacing your wooden floors may be too drastic, so use rugs to prevent heat loss.

15. Insulate the hot water heater

Adding more insulation around your hot water heater can eliminate 1,100 pounds of greenhouse gases per year.

16. Turn down the heat

Turning down the thermostat by 1 or 2 degrees, especially at night, can reduce emissions and cut 10% off your annual heating bill.

17. Go solar

It may seem expensive, but the federal government and many states offer programs and rebates to offset the costs. Plus, you may profit by selling any excess energy produced back to your utility or provider.

www.dsireusa.org

18. Put in new windows

New windows can save 10–25% of your annual heating and cooling bills—and reduce up to 10% of your annual CO₂.

19. Draw the curtains

It's basic: curtains help keep the temperature consistent in your home, reduce the amount of heating or cooling needed and cut the loss up to one-third.

20. Upgrade your appliances

Replacing old appliances with newer ones can save 20–50% of your annual energy costs. Look for Energy Star certified.



The average family generates between 90 pounds and 110 pounds of packaging waste each month.



21. Keep your cool

It takes a refrigerator three minutes and a freezer 30 minutes of high-energy use to cool down after being opened for just one minute.

22. Make fast food

Cooking quicker uses less energy—switch from the grill to the toaster, from the oven to the microwave.

23. Become more energy efficient

Use only what energy you really need—try a simple energy audit of your energy use and find out how easy it is to become more energy efficient.

www.ase.org/section/_audience/consumers/homecheckup

24. Consume responsibly

Avoid buying products that are excessively packaged.

25. Print double-sided

Using both sides of the paper is highly effective and easy. It reduces your paper consumption by up to 50%.

26. Stop junk mail

Sending an e-mail to the site below stops junk mail from being sent to your house, saving paper and trees.

www.dmaconsumers.org/cgi/offmailing

27. Plant a tree

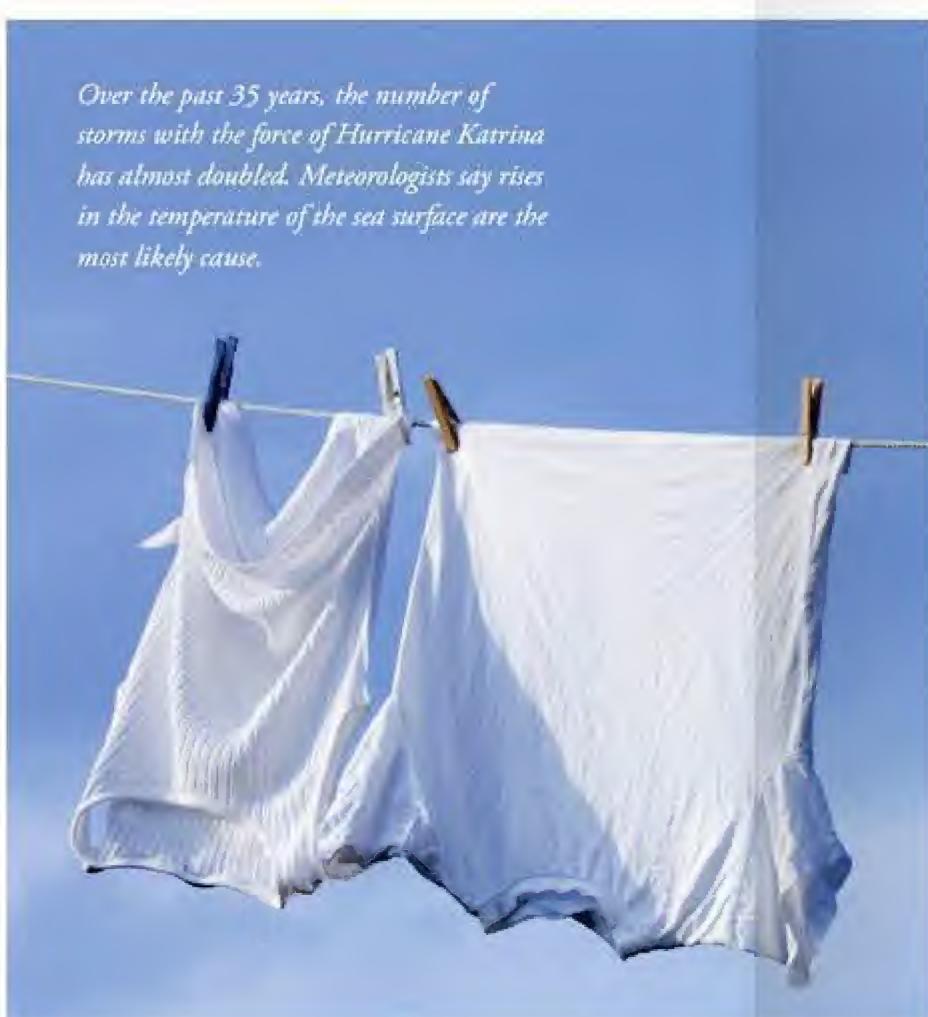
Trees make a big difference by continually removing carbon from the atmosphere. It is a worthwhile long-term initiative.

28. Reduce paper consumption

Think before you print. On average, each worker uses 50 sheets a day. Recycle and reuse, or don't print.



Over the past 35 years, the number of storms with the force of Hurricane Katrina has almost doubled. Meteorologists say rises in the temperature of the sea surface are the most likely cause.



29. Bring out the clothesline

Take advantage of nature—a clothesline takes longer than a dryer but uses no energy, produces no emissions and is free! With each load, an electric dryer generates more than six pounds of greenhouse gases.

30. Fill it up

Be efficient—wait until you can fill the dishwasher before turning it on. This saves water and energy. You can save more than 10 gallons of water a day by doing this!

31. Lower the temperature in your wash

Today's detergents are designed to work at cooler temperatures, so use the washing machine only when full. The combination saves on emissions and your utility bills.

32. Take shorter showers

Making your shower one or two minutes shorter saves up to 700 gallons a month.

33. Collect outside water

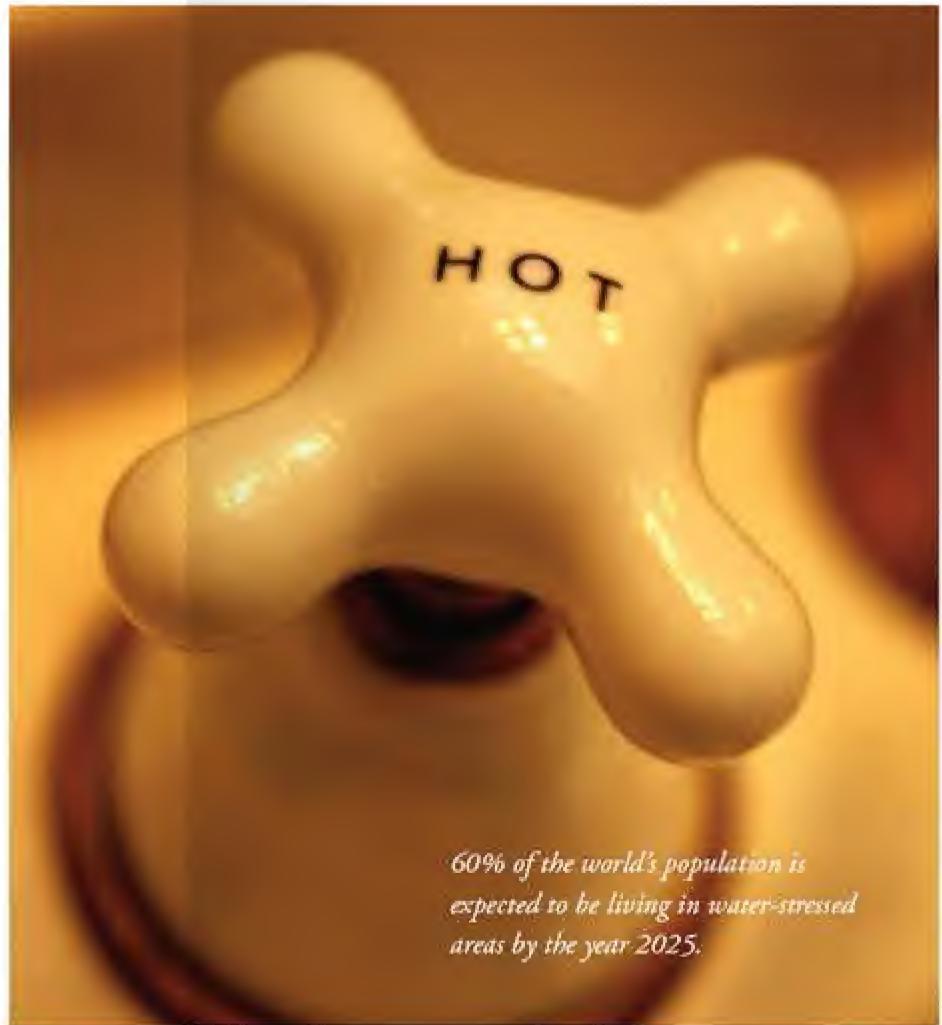
Collecting rainwater off your roof takes no effort and is better for your plants.

34. Stop dripping

10 drips a minute wastes up to 1.5 gallons of water everyday.

35. Turn off the tap

Doing this when brushing teeth or shaving saves water, because a running faucet wastes 2.5 gallons of water a minute.



60% of the world's population is expected to be living in water-stressed areas by the year 2025.



36. Use a kitchen sink water filter

The average American uses 27 gallons of bottled water per year. Using a water filter on your kitchen sink for drinking water removes impurities and saves on plastic water bottles that end up in landfills.

37. Mulch your plants

This helps reduce water loss through evaporation—and means you have to water less often.

38. Water more efficiently

Typical sprinklers waste up to 300 gallons of water every time the lawn is watered due to evaporation—so consider a timer or drip irrigation system for planted areas.

39. Reduce your food miles

Buying seasonal, local produce reduces the need to import fruits and vegetables, which can ultimately reduce aircraft emissions.

40. Reduce your air miles

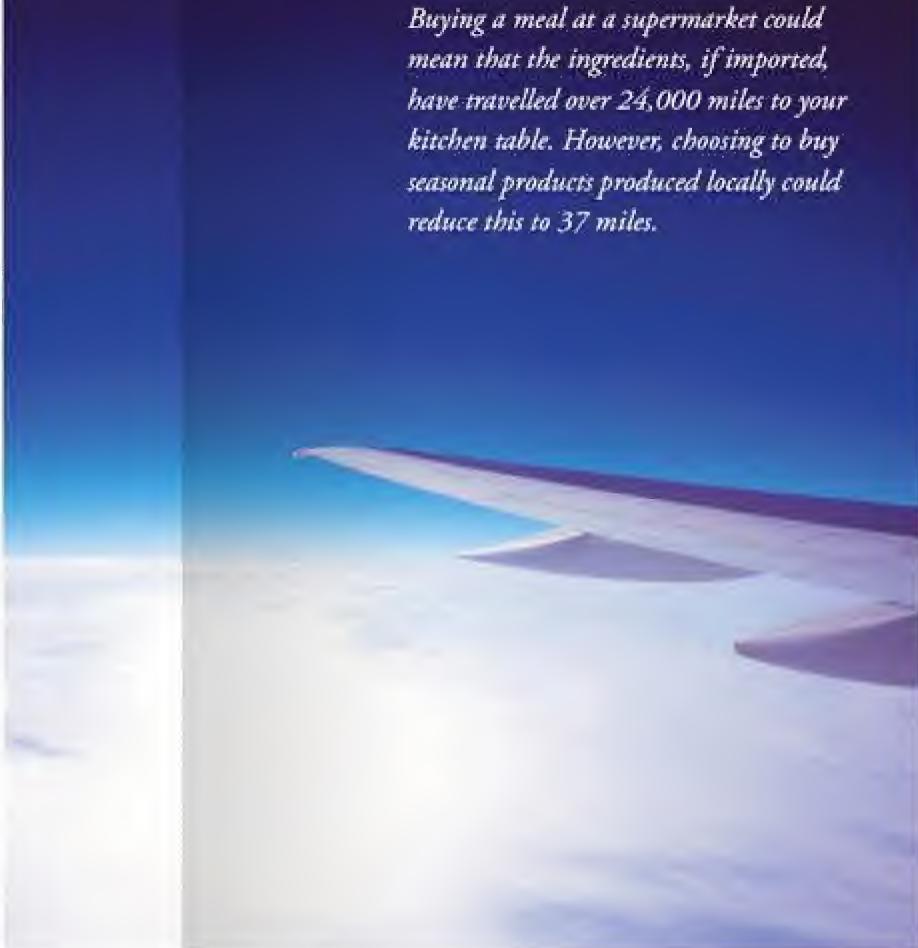
Is flying really required or will a videoconference suffice? Per person, a one-way New York-to-Los Angeles flight adds one ton of CO₂ and other greenhouse gases into the atmosphere.

41. Buy green power

Many utility and energy providers offer green energy options from renewable sources—just check your energy bill.

www.eere.energy.gov/greenpower/

Buying a meal at a supermarket could mean that the ingredients, if imported, have travelled over 24,000 miles to your kitchen table. However, choosing to buy seasonal products produced locally could reduce this to 37 miles.





42. Shop fresh

Fresh produce requires less packaging and can help improve your diet and overall health.

43. Recycle your plastic bags

Of the more than 350 billion plastic bags Americans use each year, fewer than 10% are recycled.

www.earth911.org

44. Drink organic

Three times less energy is required to produce organic milk than normal milk.

45. Pay bills online

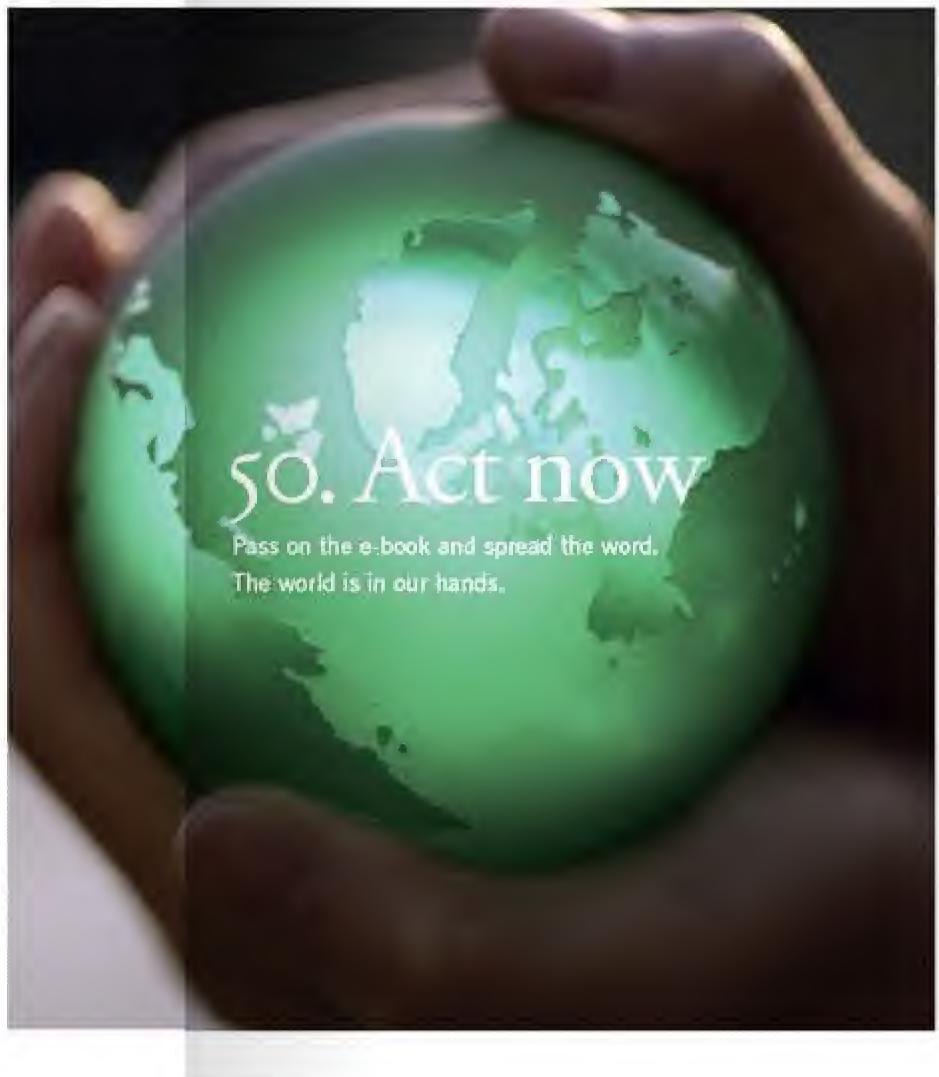
Easy and saves postage stamps too.

46. Put a lid on saucepans when cooking

This reduces heat loss and makes cooking quicker, using less energy.

- 47. Reduce
- 48. Reuse
- 49. Recycle

This e-book is intended to be an informative guide,
and is neither comprehensive nor complete.



MORGAN STANLEY
BUSINESS PRINCIPLE #5:

Be socially responsible
and active in making your
community a better place.

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